State: Arkansas Filing Company: Medico Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 992rates09252012

Project Name/Number: 992rates09252012/992rates09252012

Filing at a Glance

Company: Medico Insurance Company

Product Name: 992rates09252012

State: Arkansas

TOI: MS05I Individual Medicare Supplement - Standard Plans

Sub-TOI: MS05I.015 Multi-Plan

Filing Type: Rate

Date Submitted: 09/25/2012

SERFF Tr Num: MDIC-128700437

SERFF Status: Closed-Approved-Closed

State Tr Num:

State Status: Approved-Closed
Co Tr Num: 992RATES09252012

Implementation 03/01/2013

Date Requested:

Author(s): Karl Hug

Reviewer(s): Stephanie Fowler (primary)

Disposition Date: 09/26/2012

Disposition Status: Approved-Closed

Implementation Date:

State Filing Description:

SERFF Tracking #: MDIC-128700437 State Tracking #: Company Tracking #: 992RATES09252012

State: Arkansas Filing Company: Medico Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 992rates09252012

Project Name/Number: 992rates09252012/992rates09252012

General Information

Project Name: 992rates09252012 Status of Filing in Domicile: Pending

Project Number: 992rates09252012

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 09/26/2012

State Status Changed: 09/26/2012

Deemer Date: Created By: Karl Hug

Submitted By: Karl Hug Corresponding Filing Tracking Number:

Filing Description:

RE: Annual Filing of Standardized Medicare Experience and Rates for Policy Forms ML-MS992A, ML-MS992A(AR)-1, ML-MS992C, ML-MS992C(AR)-1, ML-MS992F, ML-MS992F(AR)-1, ML-MS992G and ML-MS992G(AR)-1

This filing is a resubmission of a disapproved rate filing, (MDIC-128627656) and it includes the experience of the company and the supporting actuarial memorandum. Rate schedules are also included.

This annual rate certification filing does not include a request for a rate increase. (0%).

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com

1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]

Omaha, NE 68124 402-391-4858 [FAX]

Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska 1515 S. 75th Street Group Code: Company Type: Life and

Omaha, NE 68124 Group Name: Medico Health

(800) 695-5976 ext. [Phone] FEIN Number: 47-0122200 State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: one annual rate filing = \$50.00

Per Company: No

CompanyAmountDate ProcessedTransaction #Medico Insurance Company\$50.0009/25/201263034776

SERFF Tracking #: MDIC-128700437 State Tracking #: Company Tracking #: 992RATES09252012

State:ArkansasFiling Company:Medico Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 992rates09252012

Project Name/Number: 992rates09252012/992rates09252012

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/26/2012	09/26/2012

SERFF Tracking #: MDIC-128700437 State Tracking #: 992RATES09252012

State: Arkansas Filing Company: Medico Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 992rates09252012

Project Name/Number: 992rates09252012/992rates09252012

Disposition

Disposition Date: 09/26/2012

Implementation Date: Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested or approved.

	Overall %	Overall %	Written Premium	# of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	Holders Affected	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Medico Insurance	0.000%	0.000%	\$0	1	\$5,204	0.000%	0.000%
Company							

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Rate Sheets	Approved-Closed	Yes

SERFF Tracking #: MDIC-128700437 State Tracking #: 992RATES09252012

State: Arkansas Filing Company: Medico Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 992rates09252012

Project Name/Number: 992rates09252012/992rates09252012

Rate Information

Rate data applies to filing.

Filing Method: Serff

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 03/01/2012

Filing Method of Last Filing: Serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Medico Insurance	0.000%	0.000%	\$0	1	\$5,204	0.000%	0.000%
Company							

SERFF Tracking #: MDIC-128700437 State Tracking #: 992RATES09252012

State:ArkansasFiling Company:Medico Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 992rates09252012

Project Name/Number: 992rates09252012/992rates09252012

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Approved- Closed 09/26/2012	Rate Sheets	ML-MS992A, ML- MS992A(AR)-1, ML-MS992C, ML-MS992C(AR)-1, ML- MS992F, ML-MS992F(AR)-1, ML-MS992G, ML- MS992G(AR)-1	Other	Previous State Filing Number: Rate Action Other Explanation:	MDIC- 127380491 neutral	MS AR 2013 992 Rates as refiled 0%.pdf

Current Rates

Medico® Insurance Company

Issued through Ability Insurance Company (formerly Medico Life Ins Co) Omaha, Nebraska

ML-MS992A

Gross Premium Code: 992AB - Rate Group: 992A MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas For Forms Issued From 08/26/1992 Through 12/31/2005

Plan A
Issue Age Premium

65 & OV 3,610.00

AREA FACTORS

A 0.85 B 0.92 C 1.00 D 1.08 E 1.17 F 1.26 G 1.36 H 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992A(AR) 10/10

Proposed Rates

Medico® Insurance Company

Issued through Ability Insurance Company (formerly Medico Life Ins Co)

Omaha, Nebraska ML-MS992A

Gross Premium Code: 992AB - Rate Group: 992A

MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas For Forms Issued From 08/26/1992 Through 12/31/2005

Plan A
Issue Age Premium

65 & OV 3,610.00

AREA FACTORS

Α 0.85 В 0.92 C 1.00 D 1.08 Е 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992A(AR) 10/10

Current Rates

Medico® Insurance Company

Issued through Ability Insurance Company (formerly Medico Life Ins Co) Omaha, Nebraska

ML-MS992C

Gross Premium Code: 992CB - Rate Group: 992C MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas For Forms Issued From 08/26/1992 Through 12/31/2005

Plan C
Issue Age Premium

65 & OV 6,122,00

AREA FACTORS

A 0.85 B 0.92 C 1.00 D 1.08 E 1.17 F 1.26 G 1.36 H 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR) 10/10

Proposed Rates

Medico® Insurance Company

 $Is sued\ through\ Ability\ Insurance\ Company\ (formerly\ Medico\ Life\ Ins\ Co)$

Omaha, Nebraska ML-MS992C

Gross Premium Code: 992CB - Rate Group: 992C

MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas

For Forms Issued From 08/26/1992 Through 12/31/2005

Plan C
Issue Age Premium

65 & OV 6,122.00

AREA FACTORS

Α 0.85 В 0.92 C 1.00 D 1.08 Ε 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR) 10/10

Current Rates

Medico® Insurance Company

Issued through Ability Insurance Company (formerly Medico Life Ins Co) Omaha, Nebraska

ML-MS992F

Gross Premium Code: 992FB - Rate Group: 992F

MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas For Forms Issued From 08/26/1992 Through 12/31/2005

Plan F
Issue Age Premium

65 & OV 6,122,00

AREA FACTORS

A 0.85 B 0.92 C 1.00 D 1.08 E 1.17 F 1.26 G 1.36 H 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992F(AR) 10/10

Proposed Rates

Medico® Insurance Company

Issued through Ability Insurance Company (formerly Medico Life Ins Co)

Omaha, Nebraska ML-MS992F

 $Gross\ Premium\ Code:\ 992FB\ -\ Rate\ Group:\ 992F$

MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas

For Forms Issued From 08/26/1992 Through 12/31/2005

Plan F
Issue Age Premium

65 & OV 6,122.00

AREA FACTORS

Α 0.85 В 0.92 C 1.00 D 1.08 Ε 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992F(AR) 10/10

Current Rates

Medico® Insurance Company

Issued through Ability Insurance Company (formerly Medico Life Ins Co) Omaha, Nebraska

ML-MS992G

Gross Premium Code: 992GB - Rate Group: 992G MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas For Forms Issued From 01/22/1993 Through 12/31/2005

> Plan G Issue Age Premium

65 & OV

AREA FACTORS

5,902.00

A 0.85 B 0.92 C 1.00 D 1.08 E 1.17 F 1.26 G 1.36 H 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992G(AR) 10/10

Proposed Rates

Medico® Insurance Company

Issued through Ability Insurance Company (formerly Medico Life Ins Co)

Omaha, Nebraska ML-MS992G

Gross Premium Code: 992GB - Rate Group: 992G

MEDICARE SUPPLEMENT

RATE SCHEDULE - Arkansas

For Forms Issued From 01/22/1993 Through 12/31/2005

Plan G
Issue Age Premium

65 & OV 5,902.00

AREA FACTORS

Α 0.85 В 0.92 C 1.00 D 1.08 Ε 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 65% anticipated loss ratio.

MLRS992G(AR) 10/10